

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10708840	
	Filing Date		2004-03-26	
	First Named Inventor	Blayn Beenau		
	Art Unit	3621		
	Examiner Name	Kambiz Abdi		
	Attorney Docket Number	70655.0400		

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	3	20050207002		2005-09-22	Liu, et al.		
	4	20010040507		2001-11-15	Eckstein, et al.		
	5	20020139839		2002-10-03	Catan		

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	6	20020147002		2002-10-10	Trop, et al.	
	7	20020158747		2002-10-31	McGregor, et al.	
	8	20020175805		2002-11-28	Armstrong, et al.	
	9	20020186838		2002-12-12	Brandys	
	10	20030006901		2003-01-09	Kim, et al.	
	11	20030097344		2003-05-22	Chaum, et al.	
	12	20040031856		2004-02-19	Atsmon, et al.	
	13	20040149820		2004-08-05	Zulli	
	14	20050040221		2005-02-24	Schwarz, Jr.	
	15	20050123137		2005-06-09	McCallum	
	16	20050216424		2005-09-29	Gandre, et al.	

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17	20060033609		2006-02-16	Bridgelall	
18	20060066444		2006-03-30	Steeves	
19	20060071756		2006-04-06	Steeves	
20	20060202835		2006-09-14	Thibault	
21	20060229988		2006-10-12	Oshima, et al.	
22	20070008131		2007-01-11	Doan, et al.	
23	20070046468		2007-03-01	Davis	
24	20070057797		2007-03-15	Waldner, et al.	
25	20070075841		2007-04-05	Maltsev, et al.	

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1	WO 95/35546	WO		1995-12-28	Pitroda		<input type="checkbox"/>
2	WO 97/40459	WO		1997-10-30	Mowery, et al.		<input type="checkbox"/>
3	WO 99/40548	WO		1999-08-12	Mondex International Ltd.		<input type="checkbox"/>
4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
5	2000-40181	JP		2000-02-08	Fujitsu Limited	(Same as US6129274)	<input type="checkbox"/>
6	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
7	1345146	EP		2003-09-17	NCR International Inc.	(Same as JP2003-288646)	<input type="checkbox"/>
8	2003-288646	JP		2003-10-10	NCR International Inc.	(Same as EP1345146)	<input type="checkbox"/>
9	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
10	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
11	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>

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12	WO 99/21321	WO		1999-04-29	Cryptoworks	<input type="checkbox"/>
13	0917120	EP		1999-05-19	Citicorp Development Center	<input type="checkbox"/>
14	0927945	EP		1999-07-07	Amazon.com, Inc.	<input type="checkbox"/>
15	1017030	EP		2000-07-05	IBM	<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>
	2	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>
	3	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
	4	American Express, "Private Payments SM ; A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
	5	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.c rdf rum.c	<input type="checkbox"/>

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6	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.c	<input type="checkbox"/>
7	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
8	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
9	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
10	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
11	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
12	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
13	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
14	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
15	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
16	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>

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17	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
18	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
19	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
20	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
21	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
22	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
23	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
24	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
25	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

See attached certification statement.

Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Howard I Sobelman/	Date (YYYY-MM-DD)	2007-08-23
Name/Print	Howard I Sobelman	Registration Number	39038

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